

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: TRAMELL D KNIGHT	§	Case No. 17-bk-18197
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/05/2017.
- 2) The plan was confirmed on 08/09/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/13/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$96,919.00.
- 10) Amount of unsecured claims discharged without full payment: \$39,203.66.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 29,185.00	
Less amount refunded to debtor(s)	\$ 1,269.61	
NET RECEIPTS		\$ 27,915.39

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,297.36	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,297.36
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	647.91	647.91	84.33	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	259.72	259.72	33.80	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	1,630.24	1,630.24	212.17	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	2,369.08	2,369.08	308.33	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	0.00	896.14	896.14	116.63	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,370.56	2,370.56	308.52	0.00
PECO	Uns	432.42	591.58	591.58	77.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	806.28	806.28	104.94	0.00
MIDNIGHT VELVET C/O	Uns	0.00	820.79	820.79	106.82	0.00
MONTGOMERY WARD C/O	Uns	0.00	1,259.26	1,259.26	163.89	0.00
GINNY'S C/O	Uns	0.00	272.68	272.68	35.48	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	1,189.51	1,189.51	154.81	0.00
SEVENTH AVENUE C/O CREDITORS	Uns	0.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	3,463.00	3,688.32	3,688.32	480.03	0.00
MIDLAND CREDIT MANAGEMENT	Uns	421.00	499.68	499.68	65.03	0.00
MERRICK BANK	Uns	1,547.00	1,459.60	1,459.60	189.96	0.00
TD BANK USA N.A.	Uns	0.00	810.54	810.54	105.49	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PHFA LOAN SERVICING DIVISION	Sec	37,355.00	38,936.21	3,391.71	3,391.71	0.00
AMERICAN HERITAGE FEDERAL	Sec	10,282.14	10,452.47	10,452.47	12,660.74	0.00
CITY OF PHILA	Sec	0.00	3,018.35	3,018.35	3,018.35	0.00
AFFRIM INC.	Uns	327.00	NA	NA	0.00	0.00
CBUSASERS	Uns	1,377.00	NA	NA	0.00	0.00
CITY OF PHILA	Uns	1,377.00	NA	NA	0.00	0.00
COMENITY BANK JESSICA	Uns	542.00	NA	NA	0.00	0.00
COMENITY BANK LNBFA YANT	Uns	767.00	NA	NA	0.00	0.00
COMENITY BANK ONE STOP PLUS.	Uns	746.00	NA	NA	0.00	0.00
COMENITY BANK/ROAMANS	Uns	380.00	NA	NA	0.00	0.00
COUNTRY DOOR	Uns	1,146.37	NA	NA	0.00	0.00
DEBT REC SOLUTION	Uns	499.00	NA	NA	0.00	0.00
DRS FUNT & MOGYOROUS	Uns	25.00	NA	NA	0.00	0.00
ERIE INS GROUP	Uns	998.25	NA	NA	0.00	0.00
GINNYS	Uns	262.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Uns	805.63	NA	NA	0.00	0.00
MONTGOMERY WARD	Uns	1,213.42	NA	NA	0.00	0.00
PAY PAL CREDIT	Uns	2,622.07	NA	NA	0.00	0.00
PORT REC.	Uns	648.00	NA	NA	0.00	0.00
PROSESSIONAL REC CONSULTANTS	Uns	806.00	NA	NA	0.00	0.00
SEVENTH AVE	Uns	1,726.47	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Uns	510.49	NA	NA	0.00	0.00
SYNCHRONY BANK/OLD NAVY	Uns	840.00	NA	NA	0.00	0.00
SYNCHRONY BANK/ TJX	Uns	126.00	NA	NA	0.00	0.00
SYNCHRONY BANK WALMART	Uns	1,400.00	NA	NA	0.00	0.00
TARGET	Uns	686.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Uns	30.00	NA	NA	0.00	0.00
VERIZON	Uns	499.00	NA	NA	0.00	0.00
VERIZON DEPT STORE	Uns	1,412.00	NA	NA	0.00	0.00
WATER REV BUREAU	Uns	407.30	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 10,452.47	\$ 12,660.74	\$ 0.00
Mortgage Arrearage	\$ 3,391.71	\$ 3,391.71	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 3,018.35	\$ 3,018.35	\$ 0.00
TOTAL SECURED:	\$ 16,862.53	\$ 19,070.80	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 19,571.89	\$ 2,547.23	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,297.36	
Disbursements to Creditors	\$ 21,618.03	
TOTAL DISBURSEMENTS:		\$ 27,915.39

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/15/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.